VERSION OF AMENDED SPECIFICATION WITH MARKINGS TO SHOW CHANGES MADE

1. The paragraph beginning on page 18, line 29, and ending on page 19, line 2, has been amended as follows:

The key wallet may be carried by the user or, alternatively, stored remotely and downloaded over a network to a user "on the fly" using "roaming" techniques such as those disclosed in pending U.S. Patent Application 09/196,430, filed on Nov. 19, 1998, now U.S. Patent No. 6,263,446, issued July 17, 2001, which is hereby incorporated by reference.

** Remainder of Page Is Intentionally Left Blank **

REMARKS

Applicant has amended the specification to indicate the patent number accorded then co-pending U.S. Patent Application 09/196,430. No new matter has been added.

CONCLUSION

Applicant respectfully requests entry of the foregoing amendment prior to examination of this application. If the Examiner believes that the prosecution of the application can be expedited through a telephone interview, the Examiner is invited to call the Applicant's attorney, Joe Yang, at (650) 470-4565.

Respectfully submitted,

Date: April 10, 2002

Joseph Yang, Ph.D. Registration No. 41, 387

SKADDEN, ARPS, SLATE, MEAGHER & FLOM LLP

525 University Avenue

Palo Alto, California 94301 Telephone: (650) 470-4500

Facsimile: (650) 470-4570